



HERITAGE

Are you a senior or a veteran whose home is in need of repair?

Did you know that Habitat for Humanity of Greater Lowell does more than just build homes for local families in need? In an ongoing effort to meet the Habitat mission that everyone should have a simple, decent, affordable place to live in dignity and safety, Habitat for Humanity of Greater Lowell also offers a Critical Home Repair Program for qualified homeowners, seniors and veterans with homes in need of repair. The intent of this program is to allow residents to remain in their homes by alleviating critical health, life and safety issues or code violations.

To find out more, join us at the Veteran's breakfast on Friday, June 10 at 9:00 am when a representative from Habitat for Humanity of Greater Lowell will visit the Lowell Council on Aging to talk about their Critical Home Repair Program.

Benchmark Senior Living/Chelmsford Crossings

Esther Silverman will speak at the Veterans Breakfast on June 10th. She along with Jennifer Cook will be at the Senior Center on the second Friday of the month for the monthly breakfast at 9:15 A.M. Come meet Esther & Jen from Chelmsford Crossings and the Atrium at Drum Hill to learn more about assisted living and memory care.

The Greater Lowell File of Life Workshop presented by: The Lowell Fire Department

The City of Lowell Fire Department has made the File of Life information packets available at the Lowell Council on Aging.

The File of Life is a program that aims to make vital health information available to emergency responders in the event of a medical emergency. The file is a miniature medical history card that is filled out and kept in a red plastic sleeve with a magnetic strip. The magnetic strip is placed on the outside of the refrigerator in a visible place.

The File of Life details a person's name,

emergency medical contacts and insurance information. It also details current health problems, current medications and dosages. It lists allergies, recent surgeries, your doctor's name and phone number and your health care proxy information.

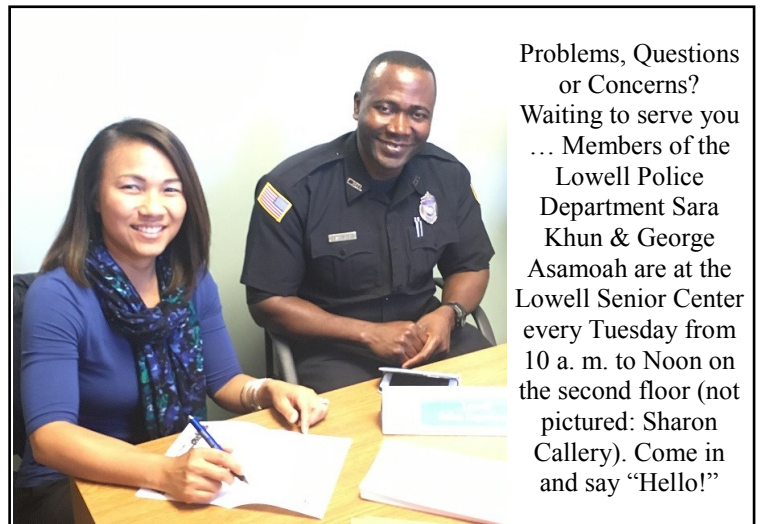
The File of Life program will be presented in the Council on Aging Boardroom with assistance of the City of Lowell Health Department-Public Health Division in workshops on:

Wednesday June 8th from 9:00 A.M. to 11:00 A.M.

Wednesday June 15th from 9:00 A.M. to 11:00 A.M.

Volunteer Senior Service Tax Program

Don't forget! Friday, July 1st from 9:00 am until 2:00 pm, applications for the 2016-2017 Volunteer Senior Service Tax Program, sponsored by the City of Lowell will be available to complete from Volunteer Coordinator, Eileen Golden. The first 30 approved applications will be able to take part in the 100 hour volunteer work program. A maximum of \$750 for 100 volunteer hours will be paid towards your real estate tax bill. You must own and occupy a home in Lowell since at least January 1st, 2015. Please note you must be 60 years of age and live in Lowell, MA.



Problems, Questions
or Concerns?
Waiting to serve you
... Members of the
Lowell Police
Department Sara
Khun & George
Asamoah are at the
Lowell Senior Center
every Tuesday from
10 a. m. to Noon on
the second floor (not
pictured: Sharon
Callery). Come in
and say "Hello!"

CITY MANAGER

Kevin J. Murphy

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**City Council****Mayor**

Edward J. Kennedy Jr.

**Vice Mayor**

Daniel P. Rourke

\*\*\*\*\*

Corey A. Belanger

Rodney M. Elliott

John J. Leahy

James Leary

Rita M. Mercier

James L. Milinazzo

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

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Receptionist: Tara Donnelly
978-674-1171 ~ tdonnelly@lowellma.gov

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**Civic Events:** Carol Lannan-Welcome!  
978-674-1169 ~ CLannan@lowellma.gov  
**Volunteer:** Sandra Breen 978-674-1176 ~  
sbreen@lowellma.gov 978-674-1169

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Outreach Caseworker: Amy Medina Leal
978-674-1167 ~ aleal@lowellma.gov

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**Volunteer Coordinator:** Eileen Golden  
978-674-1173 ~ egolden@lowellma.com  
Monday, Tues. & Thurs. 8 am to 1 pm

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Outreach Volunteers:John R. Lawlor ~ 978-674-1174 ~ Jlawlor@lowellma.gov
Monday-Friday ~ Appt. Hrs. 10 am - 3 pm**Free Benefits Check Up**Carol Violette ~ 978-674-1168 ~ cviolette@lowellma.gov
Picture **IDs** Tuesday—Friday 10 am—2 pm ~

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**Kitchen Staff—978-970-4132**Virginia Valdez & Karl Correa ~ Weekdays  
Chuck Kuenzler ~ Weekends

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S H I N E (Serving Health Insurance Needs for Elders)

Joan Gong ~ 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

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**Legal Services Assistance & Referrals**

For an appointment call: 978-458-1465

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Pollard Library ~ 978-674-8634**COA Library Annex ~ 978-970-4186**

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**Lowell Senior Center Hours of Operation:**Monday—Friday: Open **6:30** am to **4:00** pm

Lunch served at 11:30 am

Saturday—Sunday: Open **7:00** am until **12** noon  
Breakfast and Lunch ONLY**COUNCIL ON AGING****BOARD OF DIRECTORS**

Joan Bedford

Joyce E. Dastou

Andrew Hostetler

Eric Lamarche

John R. Lawlor

Sidney Liang

Vincenzo Milinazzo

Suellen O'Neill

William Sheehan, Chair

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Next meeting: Mon., June 13th
at 9:00am - Public Welcome**FRIENDS of the**
Lowell Council on Aging, INC.**BOARD OF DIRECTORS****PRESIDENT**

Rita M. Mercier

VICE PRESIDENT

Dr. Joseph M. Downes Jr.

TREASURER

Jacqueline Denison

SECRETARY

Claire Brodeur

DIRECTORS

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

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Office hours vary

Call 978-674-1172

**Next meeting: Fri., June 24th**  
**9:30 am - Public Welcome**

# LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: NO REFUNDS if you do not purchase insurance. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless otherwise noted. **The office is now open from 8 a.m. to 4 p.m.** Detailed event flyers available in second floor office. For reservations contact Carol Lannan 978-674-1169.

## OVERNIGHT TRIPS *Don't lose out* — Book NOW!

**September 11-13, Sunday-Tuesday ... Three Day Atlantic City Escape to the Tropicana**, Double \$239, Triple \$229, Single \$319. Includes: Round trip motor coach, 2 nights at the resort, \$30 Slot play, 2 - \$25.00 food credits, tax and baggage/service. Depart at 7:00am, Return at 8:00pm. \$50 deposit required. Insurance Available.

**December 7-9, Wednesday-Friday ... Christmas at the White Mountain Hotel and Resort Twin**, Double \$389, Triple \$369, Single \$499. Includes all Room and meals taxes & gratuities. Featuring Colonial Williamsburg décor for the season. Over 150 tax-free shops and outlets in the area and downtown. Relax and unwind in this majestic winter wonderland! 2 Nights, 4 meals, 2 breakfasts and 2 dinners plus 3 Christmas shows, admission to the "Festival of Trees" in Wolfeboro plus deluxe motor coach, round trip baggage handling and a Christmas gift.

## DAY TRIPS

**June 23, Thursday ... The HIGHWAYMEN & The Queens of Country Cost: \$70.** The SUPERSTARS of Country! Five amazing performances of the unforgettable names in country music: REBA, WILLIE, WAYLON, JOHNNY AND DOLLY! All at the Venus De Milo Baked Chicken or Baked Scrod along with Bread, Vegetables, Dessert, Coffee/Tea and, of course Venus De Milo's Famous and Award Winning Minestrone Soup. Roger's Bus Departs from the Lowell Senior Center at 10:00 am.

**July 7, Thursday ... Twin Rivers Casino, Rhode Island. Cost: \$25, \$7.00 food coupon & \$10:00 slot play.** Depart 8:30 SHARP. Bus returns at 5:00 pm.

**July 19, Tuesday ... The Hay Day of the BIG BANDS & POP —Goes the Fourth! ONLY \$65 pp.** Featuring the Roy Scott Band at Luciano's Lake Pearl in Wrentham, MA. This venue was originally known as the Kink Phillip's Ballroom where all of the GREAT Bands used to play. Departing from the Lowell Senior Center. Pick up time will be 10:15 A. M.

**July 26, Tuesday ... The Spirit of Boston ... Cost: \$65 pp.** One price includes everything! (except drinks and photo's).. come aboard the most entertaining experience in Boston featuring our luncheon Grande Buffet! This two hour cruise on Boston's historic harbor is tour for an afternoon getaway and is an exclusive to BOT guests only. As the ship pulls away from the dock grab your streamers and your drinks and get into the SPIRIT of the excitement. The grand buffet includes: A salad station, Potato, Pasta, Fish with Lobster cream, Roasted Turkey, Glazed Pork, a gourmet cheese selection, Garlic Potatoes, a festival of veggies, along with Cakes, Bars, Pastries, Cookies and Fruit, Return to the gastronomic feast as many times as you wish! Roger's Bus Departs from the Lowell Senior Center at 10 a m.

**August 11, Thursday ... \$75.00 Traditional Lobsterbake at Foster's plus Michael Minor need we say more? OK** — SINGER, COMEDIAN, VENTRILOQUIST & CELEBRITY IMPRESSIONIST! PLUS— A Maine traditional baked lobster at Foster's in York, ME. Meal includes: Whole Boiled 1 1/4 pound Lobster, Clam Chowder, Fresh Steamed Mussels, Fried Clams, Corn-on-the-Cob, Potatoes & Onions, Blueberry Cake, Rolls, Butter & Beverage or A half pd. Chicken as a non-lobster alternative. Transportation, Lobster, Luncheon and SHOW!

**September 20, Tuesday ... "PLAZA SUITE"... Cost: \$65.** SURF & TURF Hilarity abounds in this portrait of three couples successively occupying a suite at the Plaza. A suburban couple takes a suite while their house is being painted and it turns out to be the one in which they honeymooned 23(or was it 24) years before and

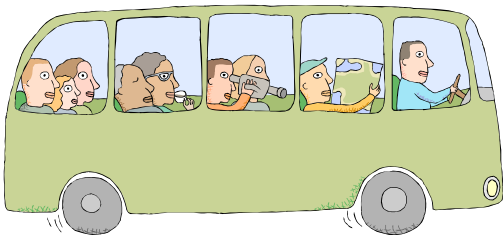
was yesterday the anniversary, or is it today? This wry tale of marriage in tatters is followed by the exploits of a HOLLYWOOD producer who, after three marriages, is looking for fresh fields. He calls a childhood sweetheart. Now a suburban housewife, for a little sexual diversion. Over the years she has idolized him from afar and is now more than the match he bargained for. The last couple is a mother and father fighting about the best way to get their daughter out of the bathroom and down to the ballroom where guests await, or as Mother yells, "I want you to come out of that bathroom and get married?" Roger's Bus Departs from the Lowell Senior Center at 9 am.

**September 21, Wednesday ... Forever Motown ... Cost: \$70.** Featuring the Best of the FOUR TOPS, SMOKEY, TEMPTATIONS, STEVIE, MARVIN, & THE SUPREMES! Baked Chicken or Baked Scrod along with Bread, Vegetables, Dessert, Coffee/Tea and, of course Venus De Milo's Famous and Award Winning Minestrone Soup. Roger's Bus Departs from the AYOTTE GARAGE at 10 a.m.

**October 7, 2016 Friday ... Winnepesaukee Hobo Railroad ... Delightful, Delicious & Scenic Railroad Tour ... Cost: \$45.** The trip includes a delectable full course Turkey Dinner prepared by Hart's Turkey Farm in Meredith, NH. This is the perfect date and time to enjoy the train ride and the specular autumn scenery. The 2 hour tour along the historic Winnepesaukee Scenic Railroad includes a scenic excursion along the western shore of Lake Winnepesaukee - traveling from Meredith through Weirs Beach to Lakeport and back. Roger's Bus Departs from the Lowell Senior Center at 8:00 am.

**October 18, Tuesday ... The Perfect Combo Trip—New England Goes Country PLUS the New Hampshire Turkey Train ... Cost: \$99. (*this event is different than the one above*)** Show will be at the Flying Monkey in Plymouth, NH. Travel N. H. & ride the rails alongside of Lake Winnepesaukee. Enjoy a delicious turkey luncheon provided by Hart's Turkey Farm. Enjoy the brilliant fall foliage, fantastic food and the music.

**December 8, Thursday ... Christmas at the Newport Mansions ... Cost: \$69 pp.** The tour will feature The Breakers and the Marble House. Your personal tour director will provide commentary and background on the history of Newport and point out interesting sights and historical landmarks during the driving tour. View The Marble House all decked out in yuletide finery with thousands of poinsettia plants, evergreens, wreaths, and fresh flowers — It will highlight the day! Lunch will be on your own at the famous Bowen's Wharf area of Newport. Driver and Tour Director Gratuities are not included. The agenda includes a certain degree of walking, *A Best of Times Event*



## **Roger's \$5.00 Trips**

Bus leaves @ **9:15 a.m. SHARP** from the Senior Center.

Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

### **June tickets on sale May 27**

Monday ... 6 ... Old Orchard Beach, ME  
Thursday ... 9 ... Methuen Loop & Restaurant  
Thursday ... 16 ... Hampton Beach, NH  
Monday ... 20 ... Kittery, ME Outlets  
Monday ... 27 ... Salisbury, MA Beach & Sea Glass  
Thursday ... 30 ... Rockport, MA

### **July tickets on sale June 24**

Monday ... 11 ... Old Orchard Beach, ME  
Tuesday ... 12 ... The Old Salt Restaurant & Lamies  
Monday ... 14 ... Hampton Beach, NH  
Monday ... 18 ... York, ME Beach  
Thursday ... 21 ... Parker's Maple Barn

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

## **LOBSTER LOVER'S EVENTS**



June 21 ... Newport, RI, Playhouse  
August 11 ... Foster's York, ME  
August 16 ... Newport, RI Playhouse

## **Cultural Organization of Lowell (COOL) Announces Realignment Effort**



The Cultural Organization of Lowell (COOL) announced its plan today to begin a realignment of its resources to focus and strengthen its ability to address the changing needs and goals of the arts community and cultural organizations of Lowell. As part of this revitalization initiative, COOL will build a more independent, self-run organization by phasing out its shared resource arrangement with the City of Lowell, while more strongly focusing its mission, organization and strategies to ensure that COOL is best able and organized to add meaningful and sustainable value to both the cultural community and the City.

“This has been a highly collaborative decision working closely with the City over the past several months. We are very excited about this transition, as it will allow COOL to maintain its solid working relationship with the City while serving as an independent voice for the many cultural and ethnic organizations that exist in Lowell,” says Andrew Jacobson, COOL Board Chairperson. “We want to thank the City Manager for the cooperation and assistance he and his office have provided throughout this process.” COOL’s new independent status will begin officially on July 1st, 2016. At that time, COOL will be relocating its headquarters to a downtown location to be shared with the Made in Lowell economic and community development organization.

To help create more visibility for the arts and cultural offerings of the City while attracting and engaging more youth into Lowell’s art scene, COOL Place will be established as an arts and culture community hub. COOL Place will include a retail shop selling art from Lowell’s local artists, merchandise from Lowell’s many cultural and ethnic organizations, and Lowell made products. Current COOL programs and efforts will continue, such as the marketing and promoting of events from partner organizations, and our popular COOL Street Team youth program. COOL members will also continue to be highly visible at many arts and cultural events throughout the City to assist in the year-long economic survey by The Americans for Arts Creative Economy—which will result in an important economic impact study of the arts within the City.

In preparation for this transition, COOL has already begun an outreach effort to the City’s cultural and ethnic organizations to ensure that COOL’s long-term vision will most effectively add real, measurable value to the success of Lowell’s cultural community and its many organizations, businesses and artists.

### **NEW FREE EVENTS FOR THURSDAYS!**

Ping Pong  
10-12pm



Art Class  
12pm-2pm

### **8 Ball Partner Tournament**

**PLAYERS  
NEEDED**



**\$10 entry fee**

50% goes to Council on Aging, 50% goes to Prize money

**Teams chosen by luck of the draw**

**Double Elimination**

**Lunch:** Pizza (included)

**Date:** 6-10-16

**Time:** 12 NOON

**Location:** 951 Mammoth Rd

Dracut, MA (Council on Aging)

To Register please call Donna Houston at 978-957-2611

**80/20%  
WINNER**



## Doctor's, Nurse's & MORE

Blood Pressure & Weight Check:

**Circle Home, Inc.:** the 2nd Tuesday from 8:00—10:00 am & the 3rd Tuesday from 10:00 am—12:30 pm

**Albert Gauthier RN:** Wednesdays from 9:30—11:30 am

**Commonwealth Nursing:** the 1st & 4th Tuesdays from 10:00 am—12:00 pm

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Dr. Gregory McNamara—Killer Feet: 1st Friday of every month ONLY IF 5 or more people sign-up before the 1st Friday of that month. 1st come 1st served. 8-10 am

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**Dr. George Potamitis from Pro-Rehab:** Question and Answer sessions every Wednesday from 10:00 am-11:00 am

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Affordable Hearing with Christopher Streeter: Hearing Testing, Hearing Instrument Testing. 4th Wednesday of each Month from 9:30am-11am in Board Room. Please call 978-674-1172 for appointment.

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**Diabetic Shoes with Steven Carrucci:** 2nd Tuesday of each month, please call 1-978-758-5378.

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City of Lowell Public Health Nurse: The 2nd Thursday of each month from 9:00 A.M. until 11:00 AM for Blood Sugar Monitor Checks. (Please bring your own blood sugar monitor). AND the 1st and 3rd Thursday of each month from 9:00 A.M. until 11:00 A.M. for Question and Answer session regarding Health Issues



Volunteers Shirley Welch and Frank Gomez squeeze on the whipped cream for the ice cream sundaes. Thank you to Wingate of Belvidere for sponsoring ice cream social.

Getting Fit & Staying Fit

with Marian Silk

Mondays and Thursdays:
9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

(I like to end 5 minutes early so we are out the door in one hour!)



YOGA

with Diana Kyricos

Wednesdays 10-11 am ~ Veterans 11:15- 12:15 pm
\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

www.atmamoves.com

Diana@atmamoves.com



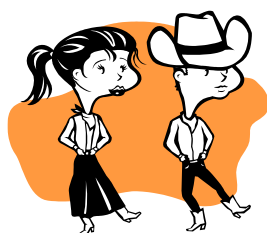
Mah-Jong

Mondays

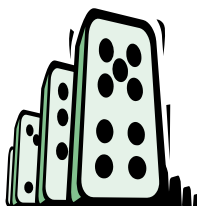
12:00—3:00 pm

**Country Line Dancing**

with Marcella Groulx

Tuesdays
10:00 am—
12:00 pm

\$5.00

DominoesIf interested,
please contact
Charlotte LandryTuesdays
9:00—11:00 am**Hawaiian Hula Dance Lessons**

We're sorry to inform you that Kim will be unable to conduct her popular Hawaiian Dance Lessons for the next several weeks.

Quilting LessonsNewcomers'
welcome!Wednesdays
12:30—3:00 pm**TAI CHI**Tuesdays 10:15– 11:15
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the Immune system, High Blood Pressure, and Osteoporosis!
Acupressure Points also taught: for headaches, stress, upset stomach & more!

Knitting & Crochet GroupTuesdays
12:00—3:00 pmNewcomers'
welcome!**The “Old Mill Restaurant”**

Ladies and Gentlemen enjoy a visit to the “Old Mill Restaurant” in Westminster, MA at the gateway of the Mohawk Trail, just off Route 2, on Route 2A .

Originally it was a saw mill where logs were processed for the new homes of the neighborhood, the Old Mill and its whirling saw sang a song of progress and industry through five generations of ownership in the same family (the Foster Family).

Today, the Old Mill is noted for tempting foods served in a setting of rare charm with the merry music of water rushing gaily over the mill dam as it dances its way to the sea and its attractive vistas doubled in splendor by their reflection in the mill pond.

Some of the ladies enjoying the trip include Anne Higgins, Norma Fortin, Stella Klesaris, Pauline Matteau, Carolyn Wolf, Louise Ansara, Martha Doherty, Phyllis and Arthur Toupin.

Photos by Arthur Toupin, Library volunteer

Lowell "Sharks" Winners Over Competitive Dracut



The Lowell Senior Center Pool Sharks took on the Dracut seniors in an 8 Ball Tournament at the Dracut Senior Center in a Team Double Elimination format last month. The competition was fast and ferrous during the three hour shot-out amongst the 16 players as the survivors dwindled down; two sharks emerged as winners: Raymond McNulty and Henry Cluff.

The play was sharp by all as strokes and follow-throws were level and smooth, alignment and aim was right on the mark throughout by all the challenges. Being the gentlemen they are, both winners Ray and Henry congratulated Kenneth Williams and his team on their valiant try and keen play when it got down to the real nitty-gritty. The Lowell team may soon be inviting the Middies of Dracut to their own home turf in Lowell. Following the heated and heavy competition Ken and his team provided lunch for all those that participated in the competition and a hardy time was had by all the competitors.

Sturdy plastic Digital Picture Identification cards are now available to seniors, 60 or older from Tuesday to Friday from 10:00 a. m. to 2:00 p. m.

The cost is 3.00 dollars each. No Appointment necessary! The office is on the second floor directly across from the elevator.



Members of the Lowell Lions Club serve the seniors at one of the Friday afternoon social. Thank you!

Card Making Class

First come, first served basis.

RSVP to reserve your spot.

See Tara.



YOGA for VETS

with Diana Kyricos

Wednesday's

11:00 am—12:00 pm \$5.00

A chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

B - I - N - G - O

Every Wednesday

12:00—3:00 pm

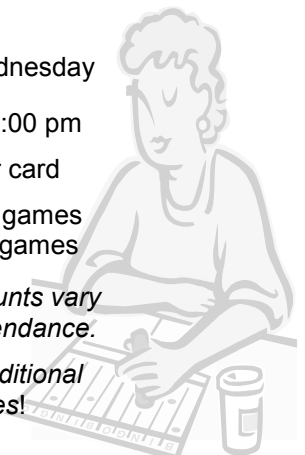
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary due to attendance.

PLUS additional prizes!



Tax Tips from the AARP Tax-Aide

It seems like we just finished tax season, but that's the best time to start getting organized for next year. Please file your 2015 tax return in a safe, secure place and remember where you put it. It's important to bring a copy of your prior year return with you when you have your taxes done. Not only does the preparer need to use specific information from the previous year – it's also a great way to double check for missing information.

If you're filing to get the Massachusetts Senior Circuit Breaker tax credit at the Senior Center, you must bring all four real estate tax bills and all four water and sewer bills paid in 2015 (if you own a home) or the name and address of your landlord (if you rent).

Thank you AARP for having efiled 346 returns and prepared 2 paper returns for our clients at the Lowell Senior Center.

The IRS provides the software that the AARP Tax-Aide volunteer program uses and next year we are upgrading to new software. If we prepared your return, it means we won't have access to prior year returns as we have in the past – so it's more important than ever to bring your last year's return back with you.

It's common misconception that a person is no longer required to file an income tax return after reaching a certain age. This is not true. The requirement to file a return is based on the amount and source of your income; the specific amount depends on your filing status and age. You can always check with one of the Senior Center's AARP Tax-Aide volunteers or your own preparer to verify whether you need to file or not.

SHINE Counselor Schedule Update

The Lowell COA SHINE counselor will not be in on Monday, 27 June or Monday, 4 July. Please plan accordingly.

National Work Incentives Seminar Event (WISE) : Ticket to Work;

Choosing a Service Provider That's Right for You If you receive Social Security disability benefits (SSI or SSDI) and want to make more money through work, Ticket to Work can provide the support you need!

Join Ticket to Work on the latest WISE webinar. Ticket to Work will be present information on Social Security programs and rules that may apply to you, such as: Ticket to Work and Work Incentives; How to choose a service provider that's right for you; The importance of receiving long-term employment supports after you start working

Register online at www.choosework.net/wise or call 1-866-968-7842 (V) or 1-866-833-2967 (TTY). You will receive a registration confirmation message with instructions on how to log in to the webinar. Please be sure to check your spam folder. Registration information will also be available online the day of the webinar. Questions? Email Ticket to Work at support@choosework.net or call 1-866-968-7842 (V) or 1-866-833-2967 (TTY).

Anxiety Support Group

with Steve Coupe

Fridays

2:00—3:45 pm

Steve will be away on medical leave and should return in September. Please check with 978-674-1172 to confirm his return.




Representatives will be available to answer any questions that you may have regarding your plan.

10:00 am—12:00 pm
Wednesday, July 20
Wednesday, September 14

Whether you are a current member or someone needing coverage; stop by and learn more!



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>JUNE</p> 	<p>SHINE Counselor Schedule Update The Lowell COA SHINE counselor will not be in on Monday, 27 June or Monday, 4 July. Please plan accordingly.</p>	<p>1. 7-9 Breakfast Program 50¢ 8:30 Getting Fit 8:30 CTI Bone Builders A 9:30-11:30 Blood Pressure 10-11 Yoga for Seniors 11:15-12 Yoga for Vets 11:30 Lunch (see menu) \$2 12 NOON- 1-3 Bingo 1:30-3:30 Quilting</p>	<p>2. 7-9 Breakfast Program 50¢ 9:00 Getting Fit 10:00 AA Info meeting 10:00-Ping Pong 12:00 Free Art Lessons 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45 CTI Bone Builders B</p>	<p>3. 7-9 Breakfast Program 50¢ 8:00 Foot Doctor — Min. Number needed 9:30 Personal Computer/ Tablet Assistance 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45 Wii Games 1-3 Senior Social—in memory of Ann Regan 2-3:45 Anxiety Support Group</p>
<p>6. 7-9 Breakfast Program 50¢ 8:30-10:30 SHINE counselor 8:30 CTI Bone Builders A 9:00 Getting Fit 9:00 COA Board Meeting 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal 1:45 CTI Bone Builders B</p>	<p>7. 7-9 Breakfast Program 50¢ 8-10 Circle Health Nurse 8:00 CTI meeting NO Country Line Dancing 10-12 LPD drop-in 10:15-11:15 Tai Chi 11:30 Lunch (see menu) \$2 11:45 Wii Games 12-3:45 Cribbage 12-3 Knitting & Crochet</p>	<p>8. 7-9 Breakfast Program 50¢ 8:30 Getting Fit 8:30 CTI Bone Builders A 9-11 FILE OF LIFE 9:30-11:30 Blood Pressure 10-11 Yoga for Seniors 11:15-12 Yoga for Vets 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting</p>	<p>9. 7-9 Breakfast Program 50¢ 9:00 Getting Fit 10:00 AA Info meeting 10:00-Ping Pong 12:00 Free Art Lessons 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45 CTI Bone Builders B</p>	<p>10. 7-9 Breakfast Program 50¢ 9:00 Veterans Breakfast— Habitat for Humanity 9:30 Personal Computer/ Tablet Assistance 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45 Wii Games 1-3 Senior Social—Soup Tasting with Wingate of Belvedere & Bayberry 2-3:45 Anxiety Support Group</p>
<p>13. 7-9 Breakfast Program 50¢ 8:30-10:30 SHINE counselor 8:30 CTI Bone Builders A 9:00 Getting Fit 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal</p>	<p>14. 7-9 Breakfast Program 50¢ 9-11 Northeast Legal team 10-12 LPD drop-in 10-12:30 Circle Health Nurse 10-12 Country Line Dancing 10:15-11:15 Tai Chi 11:30 Lunch (see menu) \$2 11:45 Wii Games</p>	<p>15. 7-9 Breakfast Program 50¢ 8:30 Getting Fit 8:30 CTI Bone Builders A 9-11 FILE OF LIFE 9:30-11:30 Blood Pressure 10-11 Yoga for Seniors 11:15-12 Yoga for Vets 11:30 Lunch (see menu) \$2</p>	<p>16. 7-9 Breakfast Program 50¢ 9:00 Getting Fit 10:00 AA Info meeting 10:00-Ping Pong 12:00 Free Art Lessons 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45 CTI Bone Builders B</p>	<p>17. 7-9 Breakfast Program 50¢ 9:00 Friends Meeting 9:30 Personal Computer/ Tablet Assistance 11:30-3:45 Poker 11:45 Wii Games 1-3 Senior Social \$1 2-3:45 Anxiety Support</p>

Group				
1:45 CTI Bone Builders B	20.	7-9 Breakfast Program 50¢ 8:30-10:30 SHINE councilor 8:30 CTI Bone Builders A 9:00 Getting Fit 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal 1:45 CTI Bone Builders B	21.	7-9 Breakfast Program 50¢ 10-12 LPD drop-in 10-12 Commonwealth Nursing 10-12 Country Line Dancing 10:15-11:15 Tai Chi 11:30 Lunch (see menu) \$2 11:45 Wii Games 12-3:45 Cribbage 12-3 Knitting & Crochet
1-3 Bingo 1:30-3:30 Quilting 3-4:30 Tufts Member meeting	22.	7-9 Breakfast Program 50¢ 8:30 Getting Fit 8:30 CTI Bone Builders A 9:30 Affordable Hearing 9:30-11:30 Blood Pressure 10-11 Yoga for Seniors 11:15-12 Yoga for Vets 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting	23.	7-9 Breakfast Program 50¢ 9:00 Getting Fit 10:00 AA Info meeting 10:00-Ping Pong 12:00 Free Art Lessons 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45 CTI Bone Builders B
	24.	7-9 Breakfast Program 50¢ 9:30 Friends Meeting 9:30 Personal Computer/ Tablet Assistance 11:30 Lunch (see menu) \$2 11:30-3:45 Poker 11:45 Wii Games 1-3 Senior Social \$1 2-3:45 Anxiety Support Group	29.	30 7-9 Breakfast Program 50¢ 9:00 Getting Fit 10:00 AA Info meeting 10:00-Ping Pong 12:00 Free Art Lessons 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45 CTI Bone Builders B
	27.	7-9 Breakfast Program 50¢ 8:30-10:30 SHINE councilor 8:30 CTI Bone Builders A 9:00 Getting Fit 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal 1:45 CTI Bone Builders B	28.	7-9 Breakfast Program 50¢ 10-12 LPD drop-in 10-12 Commonwealth Nursing 10-12 Country Line Dancing 10:15-11:15 Tai Chi 11:30 Lunch (see menu) \$2 11:45 Wii Games 12-3:45 Cribbage 12-3 Brown Bag Pick Up 12-3 Knitting & Crochet
	29.	7-9 Breakfast Program 50¢ 8:30 Getting Fit 8:30 CTI Bone Builders A 9:30 Affordable Hearing 9:30-11:30 Blood Pressure 10-11 Yoga for Seniors 11:15-12 Yoga for Vets 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting	30	7-9 Breakfast Program 50¢ 9:00 Getting Fit 10:00 AA Info meeting 10:00-Ping Pong 12:00 Free Art Lessons 11:30 Lunch (see menu) \$2 12-3:45 Cards: 45's & Whist 1:45 CTI Bone Builders B
				The City of Lowell Public Health Nurse will be available on: The 2 nd Thursday of each month from 9:00 A.M. until 11:00 AM for Blood Sugar Monitor Checks. (Please bring your own blood sugar monitor). The 1 st and 3 rd Thursday of each month from 9:00 A.M. until 11:00 A.M. for Question and Answer session regarding Health Issues

SPONSORS



Lunch Menu



PLEASE SWIPE YOUR CARD & SIGN UP FOR LUNCH!

A donation of \$2.00 is required for **lunch that is served at 11:30 am**. Tickets are available daily until 10:30 am. Seniors that arrive later must pay cash and will follow ticket holders. Funding for our meal program is made possible by EOE, Merrimack Valley Nutrition, City of Lowell. See Tara if you need a card. **Menu subject to change**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<i>Free Lunch for the men on Sunday, June 19</i>			1. Ham, potatoes, green beans, wheat bread, sherbet	2. Chicken, Broccoli 'n Ziti, garlic stick, juice, pudding	3. Lemon Pepper Fish, baked potatoes, carrots, peas, wheat bread	4. Pork Pie, potatoes, peas, wheat bread, apricots
5. Roast Turkey, potatoes, green beans, wheat roll, cookie	6. Chicken Salad, Macaroni Salad, 3- Bean Salad, wheat roll, pears	7. Mac & cheese, stewed tomatoes, broccoli, wheat bread, peaches	8. Chicken Breast Filet, potatoes, carrots, wheat bread, mixed fruit	9. Cheese Lasagna, waxed beans, wheat bread, sherbet	10. Fish Cakes, rice, broccoli, wheat bread, apricots	11. Chicken, French fries, winter blend veggies, wheat bread, cake
12. Roast Pork, potatoes, green beans, wheat bread, pears	13. Hot Dogs & Beans, coleslaw, hotdog rolls, yogurt	14. Chicken Ala King, rice pilaf, carrots, wheat bread, pineapples	15. Salisbury Steak, potatoes, waxed beans, wheat rolls, peaches	16. Chicken Patties, rice, green beans, wheat bread, mixed fruit	17. Pollock, peas, potatoes, wheat rolls, pudding	18. Stuffed Peppers, waxed beans, wheat bread, pudding
19. <u>Happy Father's Day!</u> Roast Beef, potatoes, carrots, wheat bread, apricots	20. Chicken Dippers, rice, carrots, wheat bread, fruit salad	21. Hamburger & Onions, potatoes, peas, wheat rolls, apricots	22. BB-Q Ribs, rice, green beans, wheat bread, pudding	23. Veal Patties, potatoes, waxed beans, wheat rolls, pears	24. Tuna Salad, Macaroni Salad, 3- Bean Salad, pita bread, peaches	25. Baked chicken leg, rice, peas, wheat bread, apple
26. Meatloaf, potatoes, peas, wheat bread, sherbet	27. Chicken Cacciatore, rice, green beans, garlic bread, pudding	28. Cheese Ravioli, spinach, wheat bread, yogurt	29. Shepard's Pie, beets, wheat bread, juice, cookie	30. Chicken Fritters, rice, carrots, wheat bread, pineapples		

Are you a senior or a veteran whose home is in need of repair?

Did you know that Habitat for Humanity of Greater Lowell does more than just build homes for local families in need? In an ongoing effort to meet the Habitat mission that everyone should have a simple, decent, affordable place to live in dignity and safety, Habitat for Humanity of Greater Lowell also offers a Critical Home Repair Program for qualified homeowners, seniors and veterans with homes in need of repair. The intent of this program is to allow residents to remain in their homes by alleviating critical health, life and safety issues or code violations.

To find out more, join us at the Veteran's breakfast on Friday, June 10 at 9:00 am when a representative from Habitat for Humanity of Greater Lowell will visit the Lowell Council on Aging to talk about their Critical Home Repair Program.



Dancing to the Juke Box ?

What appears to happening actually isn't Vivian and Rudy Boehm are not dancing to the Juke box but are enjoying the music being played by David Garnick at the Senior Center's "Spring Fling" dance.

Should I use an Estate Planning Attorney for a simple estate?

Attorney David Walker of Northeast Legal Team

Tuesday, June 14th—9:00-11:00 am

One of the most misconceived ideas about Estate Planning is that people think that you have to be wealthy to make use of an Estate Planning Attorney. Fortunately, that is not the case at all. Even for a modest estate (ex. \$100,00 to \$200,000) you may still want to save your executor (person administering your Will) from the problems of having to probate your estate. In that case, you would benefit from having an Estate Planner go over your plans with you and create a program that will avoid probate.

Another problem that comes about when not using an Estate Planner is when people have misconceptions of the law concerning Estate Planning. I see cases where a parent will share title of real estate or names on a bank account with her children to avoid probate. However, by doing that the parent open herself up to law suits against the child and/or avoidable capital gains taxes to the children. If you put your child's name on your bank account or real estate deed that child could get sued and the person suing your child could attach your property.

Instead of putting your child on your property with you, name that child in your Will or Trust. By doing it this way it will keep the child's liability from becoming your liability. Also, if you name the child as a beneficiary in your Will or Trust it eliminates the child from having to claim capital gains when the child goes to sell the real estate after you pass away. Keep in mind that using a Will creates a need for probate, whereas, assets transfer to a Trust avoids probate.

Other articles available include: Protecting your assets with Estate Planning: Will Vs. Trust, Power of Attorney, Medicaid Planning and much more. — A courtesy article



Member meeting:
Wednesday, June 15
3:00—4:30 pm

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

The HMO plan is a Five STAR PLAN with Medicare (one of only 12 in the Country). Enrollment will be open throughout the year.

FREE
Computer and tablet assistance with Pierre and Don
Fridays 9:30 – 11:30

This is **NOT** a teaching classroom but a problem solving workshop



CTI **Bone Builders Class**

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

See Calendar for dates & times

Call 978-674-1172 to register

* Doctor's approval REQUIRED *

Are you Eligible for A Tax Exemption?

Statutory Exemption applications are available starting July 1st in the Assessors office. All Exemptions must be filed on an annual basis. Applications are available from July 1 through 90 days after the mailing of the actual Tax Bill.

Please note: All exemptions require that the applicant must own and occupy the property for which the exemption from taxes is sought.

The following is a breakdown of the Statutory Exemptions offered by the City of Lowell.

Must be at least 70 years old on or before July 1st

A surviving spouse who owns and occupies the property as their residence



D	E	E	W	E	D	D	I	N	G
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arrange
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fertilizer
florist
flower

fragrance
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greenhouse
grow
leaf
love
pink
plant
prickly

prune
rain
red
romance
rose
scent
shrub
soil
stem
sun

supplier
surprise
thorn
vase
water
weather
wedding
weed
white
yellow

A minor child of a deceased parent

Veterans – Applicant must certify through Veterans' Administration, at least a 10% disability connected with war service

Blind Persons – Application must be legally blind and provide proof via a certificate for the Division of the Blind.

If you think you qualify for any exemption offered, please call the Assessors Office at (978) 674-4200 from 8:00 AM to 5:00 PM daily.

*Please see front page for Senior Tax abatement Program. (\$750 off your real estate tax bill for 100 hours of volunteer services within the City).

Bogus debts, bogus collections

by Christopher Koegel

Assistant Director, Division of Financial Practices, FTC

At the FTC, we sue abusive debt collectors and try to do right by people who've been harmed by unlawful practices. But we also try to protect people from being harmed in the first place. That's exactly why I'm here: to warn you about debt collectors calling about debts that the FTC knows are bogus.

The bogus debts supposedly are payday loans from these companies: US Fast Cash, 500FastCash, One Click Cash, Ameri loan, United Cash Loans, Advantage Cash Services, or Star Cash Processing. The companies are real, but if you're hearing from anyone other than those companies, the debts are fake and you don't need to pay.

Sometimes, if they can't collect money owed to them, companies sell lists of those debts to debt collectors. But, in this case, we know that didn't happen. The company that processed and serviced loans from these companies told the FTC that it never sold any customer or account information to debt collectors. Their lawyer even filed a legal declaration saying that.

Even so, we've still heard about abusive calls from debt collectors claiming to be collecting money owed to the companies listed above – and we already know that's not true. But we also know that many of the people who have been called never even had a loan with those lenders in the first place – so the debts themselves also are bogus.

What to do if you get a call from a debt collector who says you owe money to one of those companies? You have rights. Ask for a validation notice, which says what you owe and to whom. After you get it, consider sending a letter saying that you don't owe the debt. If you're getting debt collection calls, check your free credit report at annualcreditreport.com. If a debt you don't recognize shows up there, follow the instructions to dispute the debt. And, as always, report any problems to the FTC.

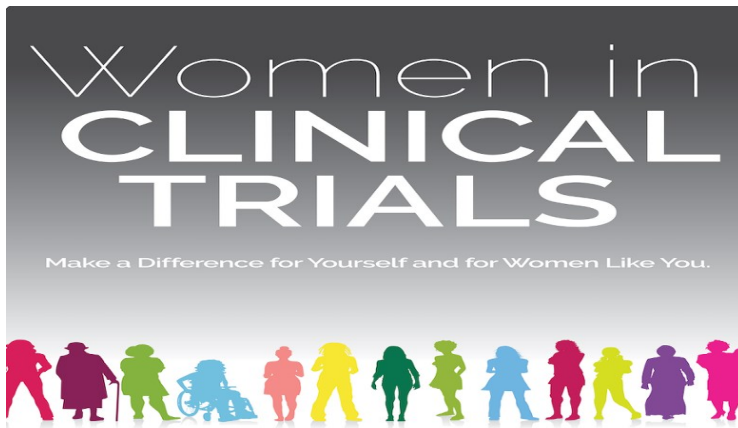
Eliminating Social Services Block Grant Would Weaken Services for Vulnerable Children, Adults, and Disabled

The House Republican 2017 budget plan would eliminate the Social Services Block Grant (SSBG), a uniquely flexible funding source that helps states meet the specialized needs of their most vulnerable populations. This would impair states' ability to fund many public services that mainly benefit low- and moderate-income children and people who are elderly or disabled.

States use the \$1.7 billion-a-year grant to support services designed to help people become more self-sufficient by providing child care assistance, to prevent and address child abuse and neglect, and to support community-based care for the elderly and disabled. Roughly 28 million people — about half of them children — receive services funded in whole or part by the SSBG, where funding is inadequate. Congress designed the SSBG as a flexible source of funding that states can tailor to their own needs and priorities.

Another defense offered for the proposed cut — that the SSBG supports services for many people who are not needy — is similarly flawed. The broad purposes for which states can use SSBG funds concern helping vulnerable people who are in need; the SSBG overwhelmingly supports services for low- and moderate-income families and individuals and focuses on lower-income communities. Moreover, SSBG-funded services like child care assistance often have state-imposed income limits.

While House Speaker Paul Ryan called on Republicans to focus on reducing poverty earlier this year, the 2017 House budget does the opposite. The elimination of SSBG is one component of the larger plan to cut low- and moderate-income programs by 42 percent over the next decade.



Thinking of participating in a clinical trial?

If you're thinking of participating in a clinical trial or learning more about them, check out these four recommendations from the FDA Office of Women's Health to get started. And always discuss any issues, risks, or potential benefits with your doctor before participating in a clinical trial.

Learn about the purpose of the trial and consider your availability before you commit. Ask the medical researchers about the details of the clinical trial, including the purpose of the study and the type of drugs, tests, or treatment you will receive. Participating could be time consuming, so consider your availability.

Consider the possible benefits and risks. The treatment you receive in the clinical trial may help your medical condition. But it's also possible that you may not get any direct benefit from participating. You may experience side effects from the treatment, and if you get a placebo medication, you may not be receiving the actual drug being tested at all. Keep your options open, and consider any other treatments for people with your medical condition.

Be aware of possible costs to you. Some clinical trials are free or offer compensation for participants, but others may require you or your insurance to pay for treatments or services that are part of the study. Be sure you know the financial details before you sign up.

Don't be afraid to ask questions. Ask the medical researchers or sponsors everything you need to

know to decide whether the clinical trial is right for you. Remember to ask about the privacy of your personal and medical information, who you should contact if you have questions or problems during the clinical trial, and how to say no or opt out even after the clinical trial has started.

Learn more about women in clinical trials and read personal stories of women who participated in clinical trials. Search for publicly and privately supported clinical studies in clinicaltrials.gov.

Find more tools and health tips from USAGov, your guide to government information and services at USA.gov/explore.

Friends of the Lowell Council on Aging

The Lowell Senior Center BINGO was recognized by Commonwealth of Massachusetts for excellent performance in past years in several areas: Attendance, Game organization, Money management, Record Keeping and timely financial reports and payments.

Shown above are volunteer Board Members of The Friends of the Lowell Council on Aging Claire Brodeur, Lenny Gendron, and Mass. State Representative David M. Nangle of the 17th District. Aside from the awards for the overall operation of the BINGO Claire and Lenny also received a personal citation for there devotion to duty.

In addition to the LCOA recognition — other individuals that volunteer for the Friends of the Lowell Council on Aging were recognized including; newcomer Dick Demers.

Also included in the recognition are Roland Thibault, Joe Moreau, Roland Thibault, Maureen Quattrochi, Lorraine Mellen, Margaret Pfiffering, Diane Connelly, Don Greenwood, Yvette Silva, Ann Regan, Lenny Connelly, Marilyn Thibault, Jane linscott and Doris Shepard.



KUDOS to all!

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Lowell, MA 01854

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www.lowellma.gov/seniors



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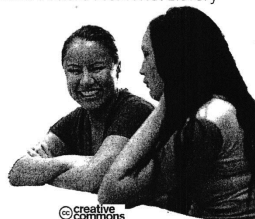
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Prepare
Succeed

June 8th to August 10th
Wednesdays @ 6pm
Pollard Memorial Library
401 Merrimack St. Lowell MA, 01852

Learn all you need to know
to pass the exam, all in our
safe, friendly and free
10-week program.

Join today
(978) 674 - 1541
or visit the Pollard Memorial Library

Offered by
Literacy Volunteers of
Massachusetts at the
Pollard Memorial Library



creative
connections



Veteran's Resource Fair



Please join Community Teamwork and the City of Lowell
for a **FREE** Veteran's Resource Fair

Date: Thursday, June 16, 2016 Time: 12:00 – 3:00 PM

Location: Lowell Council on Aging - 276 Broadway Street- Lowell

Prizes · Raffles · Coffee and Snacks

Services and Vendors include:

Printing out your DD214- we'll have someone available to help you!

Lowell Health Department- Blood pressures & Diabetic Glucose Check

Lowell Veteran's Services

Lowell Career Center

Middlesex Community College

Veteran's Northeast Outreach Center

Community Teamwork

Iron Stone Farm

University of Massachusetts Lowell

Lowell Health Department

Merrimack Mortgage Company

Helping Hand Veteran's Fund

Department of Veteran's Services S.A.V.E. Team

and many more....

